



NOVEMBER 2009

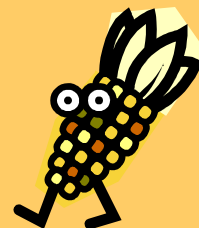
# WORKING WELLNESS

*At home and at work, good health starts with you.*



## Open Enrollment is here!

*November 12th -December 7th 2009*



This is the ONE time of the year when you can *voluntarily* make changes to your coverage as well as coverage for your eligible dependents and/or change your Section 125 Cafeteria Plan election.

It is therefore extremely important that during this **Annual Open Enrollment** you read the following carefully:



**Changes in Coverage (Medical, Dental & Vision):** Changes can be made to your coverage as well as your eligible dependents for the Medical, Dental and Vision Plans voluntarily. \*Dependent eligibility for coverage is limited to the same benefit categories in which the employee is covered. (SEE ATTACHED MEDICAL/DENTAL/VISION COVERAGE HIGHLIGHTS, PREMIUMS AND ELIGIBILITY REQUIREMENTS)



**Section 125 (Cafeteria Plan) Election:** The Section 125 allows your insurance premiums to be paid from your salary before income and Social Security taxes are calculated. The end result is less tax paid out and more spendable income! *Consult with your financial advisor if you need assistance in making this decision.*



**Enrollment Form:** If you wish to make any changes to your current coverage you must complete, sign and return an **Enrollment Form** to the Employee Benefits Office no later than **December 7, 2009**. **CONTACT THE EMPLOYEE BENEFITS OFFICE AT (305) 292-4446 OR (305) 292-4450 TO OBTAIN ENROLLMENT FORMS.**

**NOTE:** If you do not complete an Enrollment Form during this Open Enrollment your current coverage will continue in the 2010 Plan Year.



**Next Open Enrollment:** The next Open Enrollment will be November 2010 with implementation of changes effective January 2011. ***Remember:*** The only other time during the year that you may make changes would be due to certain, limited life events (i.e. marriage, divorce, birth, other insurance coverage, etc.).

**DEADLINE FOR CHANGES: DECEMBER 7, 2009**

**CHANGES BECOME EFFECTIVE: JANUARY 1, 2010**



# CHILD ELIGIBILITY REQUIREMENTS

The Employee Health Plan has dependent child eligibility requirements in effect now that you may not be aware of. The Plan will be changed to include language to reflect compliance with Florida Statute 627.6562, in which, dependent child eligibility has been extended to the age of 30. Below are the requirements for dependent child eligibility:

- ❖ An unmarried child who has not attained the age of 19
- ❖ An unmarried child age 19 through the end of the calendar year in which they reach age 25, if:
  - they depend on you for support; and
  - they are living in your household or they are a full-time or part-time student
- ❖ An unmarried child age 25 through the end of the calendar year in which they reach age 30, if:
  - they depend on you for support; and
  - they do not have a dependent of their own; and
  - they do not currently have individual or group health coverage elsewhere; and
  - they are living in Florida or they are a full-time or part-time student
- ❖ An unmarried Child already covered under the Plan and who is beyond the ages specified above if on the date of attainment s/he is incapable of self-sustaining employment because of mental retardation or physical handicap and is principally dependent on you for support. Proof of such incapacity must be provided to the Employer within 31 days of the Child's birthday, and from time to time thereafter upon the Employer's request. In addition, the Employer may request that the Child submit to examinations from time to time.



NOTE: Children from age 25-30 can not be added to the Plan if they have had a gap in "creditable coverage" of more than 63 days.



Please be aware that the above language is a generalized recap of Florida Statute 627.6562 and may not reflect the exact language that will be placed in the Plan. If you have any questions or concerns regarding your child's eligibility, please contact the Benefits Office at (305) 292-4579.

# DENTAL RATES INCREASED !

## ACTIVE EMPLOYEE RATES EFFECTIVE 01/01/10

### MEDICAL

#### DEPENDENT COVERAGE TIERS:

	PER PAYDAY (26 PAY PERIODS)
SPOUSE ONLY	\$163.00
SPOUSE + ONE CHILD	\$217.00
SPOUSE + TWO OR MORE CHILDREN	\$244.00
ONE CHILD ONLY	\$110.00
TWO CHILDREN ONLY	\$130.00
THREE CHILDREN ONLY	\$162.00
FOUR CHILDREN ONLY	\$216.00
FIVE OR MORE CHILDREN	\$244.00

### DENTAL

#### EMPLOYEE & DEPENDENT COVERAGE TIERS:

	PER PAYDAY (26 PAY PERIODS)
EMPLOYEE ONLY	\$15.68
EMPLOYEE & SPOUSE	\$29.67
EMPLOYEE & CHILD(REN)	\$32.02
FULL FAMILY	\$46.37

**Please be  
advised  
that the  
dental  
rates have  
increased.**

### VISION

#### EMPLOYEE & DEPENDENT COVERAGE TIERS:

	PER PAYDAY (26 PAY PERIODS)
EMPLOYEE ONLY	\$2.19
EMPLOYEE & SPOUSE	\$4.25
EMPLOYEE & CHILD(REN)	\$4.43
FULL FAMILY	\$7.04

## COMP CORNER

Providing you with continuous general information on your Workers' Compensation benefits.

The Benefits Office would like to remind everyone that when reporting an injury or illness the appropriate paperwork must be completed.

All signatures and information should be obtained prior to the paperwork being submitted to the Benefits Office.

If you have questions about what paperwork needs to be completed or the information that needs to be obtained, please contact the Workers Compensation Specialist, Tammy Sweeting, at (305) 292-4507 or x4507. Tammy can also be reached at Sweeting-Tammy@MonroeCounty-FL.Gov.



Injured workers are also encouraged to visit the Division of Workers' Compensation website at [www.fldfs.com/wc](http://www.fldfs.com/wc) where you will find extensive information such as publications, a number of databases, rules, and forms that will give you a better understanding of workers' compensation.

# Happy Thanksgiving!



# from the Benefits Office!